



# Disaster Assistance for Business

---

Emergency Management Division  
Washington Military Department

---

## U.S. Small Business Administration

When the President declares a major disaster, the United States (U.S.) Small Business Administration (SBA) makes its low-interest loan programs available to qualifying businesses and private non-profit organizations that have suffered damages. Businesses of any size may request an application for a low-interest loan by telephone immediately after the declaration. SBA loan officers will be available at all Disaster Field Offices and Disaster Recovery Centers to provide one-on-one assistance.

*Business Disaster Loans.* Small Business Administration disaster loans are available to repair or replace destroyed or damaged business facilities, inventory, machinery, and equipment, and other assets not fully covered by insurance. These loans are available in the disaster declared counties. Loans also are available to provide working capital during the disaster recovery period to small businesses in declared and contiguous counties.

*Recovery Includes Restoring Economy.* Since the floods of November 1995, the Small Business Administration has approved more than \$250 million in low-interest disaster loans to homeowners, renters, and businesses.

## U.S. Department of Agriculture

*Farm Assistance.* U.S. Department of Agriculture's Farm Service Agency emergency loans may be available to farmers who were operating a farm at the time of a disaster. Loans are limited to the amount necessary to compensate for actual losses to essential property or to production capacity.

## Disaster Unemployment Assistance

Farm or ranch owners and self-employed persons may qualify for disaster unemployment, if they are out of work because of the disaster and are not covered by regular unemployment insurance. This program is administered by the State Department of Employment Security, through the U.S. Department of Labor. More than \$2 million in Disaster Unemployment Assistance has been disbursed to Washington State residents since the November 1995 floods.

## National Flood Insurance Program

The National Flood Insurance Program offers insurance for flood coverage. Flood insurance is required for businesses and homes in a designated special flood hazard area.

## Contact

For more information, please contact John Vollmer, Human Services Manager at (253) 512-7076, or e-mail: [j.vollmer@emd.wa.gov](mailto:j.vollmer@emd.wa.gov).